

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
TYLER DIVISION

IN RE:

RUSSELL ROTHE
793 CR 1350
QUITMAN, TX 75783
xxx-xx-1633

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* Case No. 23-60493
* Chapter 13
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Debtor

TRUSTEE'S REPORT ON 341 CREDITORS' MEETING
(Hereinafter referred to as "Trustee's 341 Report")

ATTORNEY FOR DEBTOR¹: WILLIAM H LIVELY, JR. WHL, PLLC
CHAPTER 13 TRUSTEE: Lloyd Kraus

I. General Information on Case:

Date Petition Filed On	10/2/2023
Date of First Meeting of Creditors	11/7/2023
Reset Date of Meeting of Creditors	12/5/23
Date Meeting of Creditors was concluded Presiding Officer:	Not concluded – income from friend, income from rental property Patricia
Confirmation Hearing Date	12/14/2023
First Year Tax Return/Refund to be turned over to Trustee	2022

II. Requested Amendments requested within 14 days of 341 Creditors' Meeting:

Plan	Address third loan with Texana Bank.
Schedules	
Exemptions	
Budget	I – remove income from rental property if third party pay or show the mortgage payment on budget
SOFA	
Means Test	
Other	Verified DL & SS#

III. Mortgage Information obtained during 341 Creditors' Meeting:

Under the Plan, does the Debtor pay direct post- petition monthly mortgage payments?	Yes
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If Yes, complete the following information	
Name of Mortgage Company	Texana Bank Na
Amount of Monthly Mortgage Payment	\$1,182
Due Date of Monthly Mortgage Payment	1st
Is the Debtor current with Debtor's post-petition mortgage payments as of the date of Creditors' Meeting?	Yes
If not current, what is the amount of the post-petition mortgage arrears as of the date of Creditors' Meeting (or number of months delinquent)?	

IV. Verification/Information for Trustee requested 14 days before 341 Meeting (e-mail to docs@ch13tyler.com with the subject line containing the Debtor's name and case number):

Y	N	NA		
			WWO Info	
			Tax Returns (last return filed)*	Recd non-filing affidavit 20, 21 and 22
			Bank Statements (balance verification on Petition Date)	
			Proof of Insurance [home, car(s)]	
			Proof of Value of Real Estate	
			Pay Stubs/Verification of Other Income	Recd SSI; need income from friend \$1,800 and income from rental property and food stamps
			Profit/Loss Statements (business cases)	
			Proof of Charitable Contributions (if over \$100)	
			Verification of Other Expenses (as requested)	
			Other	
x			Debtor Present?	Schedules filed the day before meeting, no time to review
		x	Co-Debtor, if any, Present?	
x			Debtor's Attorney Present?	
x			Creditor(s) present?	Lisa McPherson – Texana Bank

*No later than the day before the first 341 meeting, Debtor(s) are required to file all tax returns under applicable nonbankruptcy law for all tax periods ending during the 4 year period ending on date of the filing of the petition. If any such tax return has not been filed, the Trustee shall hold the meeting open for 30 days to allow the Debtor(s) to file such tax returns. 11 USC 1308. If the return(s) have not been filed after 30 days, the Trustee shall conclude the 341 meeting and move to dismiss the case.

V. Additional Information provided to Debtor(s) at 341 Creditors' Meeting:

Did Debtor receive Trustee's Memo relating to treatment of tax refunds received during the pendency of the bankruptcy?	Yes
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Respectfully submitted,

Lloyd Kraus
CHAPTER 13 TRUSTEE

/s/ Lloyd Kraus

Lloyd Kraus, Chapter 13 Trustee SBN 24066773
110 N. College, Suite 1200
Tyler, TX 75702
(903) 593-7777; FAX (903) 597-1313

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing document has been served upon the following parties in interest by mailing a copy of same to them via first class mail or electronically on 12/5/23:

WILLIAM H LIVELY, JR. WHL, PLLC
432 S. BONNER AVE.
TYLER, TX 75702

RUSSELL ROTHE
793 CR 1350
QUITMAN, TX 75783

/s/ Lloyd Kraus

Lloyd Kraus, SBN 24066773